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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/081,931	02/22/2002	Ramy Shanny	APTI:063	1710

7590

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EXAMINER

CHANDLER, SARA M

ART UNIT	PAPER NUMBER
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3693

DATE MAILED: 07/13/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>		<b>Applicant(s)</b>	
	10/081,931		SHANNY ET AL.	
	<b>Examiner</b>		<b>Art Unit</b>	
	Sara Chandler		3693	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 22 February 2002.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)             | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)    | Paper No(s)/Mail Date. _____  |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____   | 6) <input type="checkbox"/> Other: _____                                    |

## DETAILED ACTION

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

**Claims 1-3 and 11-13** are rejected under 35 U.S.C. 102(b) as being anticipated by Jennings, US Pat. No. 5,659,165.

**Re Claim 1:** Jennings discloses a method of transferring monetary funds comprising: entering transmitting transfer data identifying a first personal account of a first individual into a transfer coordinator device utilizing a transmitting data entry device (Jennings, abstract; Fig. 1; col. 2, lines 32-50; col. 3, lines 40+ -col. 4, line 2 data entry device "Transfer transactions take place through an interaction between a user and a input computer terminal 22, for example, a home banking, telephone, a personal computer (PC) or an ATM.", transfer coordinator device see (front end processor computer) FEP and interaction with source banking system and destination banking system to facilitate transfer; col. 5, lines 43-47; col. 8, lines 38-51 personal account; "Approved accounts might include a checking account, a related credit card account or other accounts provided by the customer's financial institution."; col. 8, lines 56-59; col. 16, lines 40-47);

entering receiving transfer data identifying a second personal account of a second individual into the transfer coordinator device utilizing a receiving data entry device

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(Jennings, abstract; Fig. 1; col. 2, lines 32-50; col. 3, lines 40+ -col. 4, line 2 data entry device "Transfer transactions take place through an interaction between a user and a input computer terminal 22, for example, a home banking, telephone, a personal computer (PC) or an ATM.", transfer coordinator device see (front end processor computer) FEP and interaction with source banking system and destination banking system to facilitate transfer; col. 5, lines 43-47; col. 8, lines 38-51 personal account; "Approved accounts might include a checking account, a related credit card account or other accounts provided by the customer's financial institution."; col. 8, lines 56-59; col. 16, lines 40-47);

entering an amount data corresponding to a monetary amount to be transferred from the first personal account of the first individual to a second personal account of a second individual into said transfer coordinator device utilizing at least one of the transmitting data entry device and the receiving data entry device (Jennings, abstract; Fig. 2; col. 2, lines 32-50; col. 4, lines 49-52 "The user is also prompted to enter an amount for the transfer."; col. 5, lines 19-31); and

transferring the monetary amount from the first personal account to the second personal account based on the transmitting transfer data and the receiving transmitting data entered into the transfer coordinator device (Jennings, abstract, Fig. 2; col. 2, lines 32-50; col. 4, lines 49-52; col. 5, lines 19-21 "If verification is provided, at Step 15 the local FEP posts a debit to the source account and passes the execute request to the network switch."; col. 5, lines 27-28, "The remote FEP then posts a credit to the destination account.").

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**Re Claim 11:** Jennings discloses a system for transferring monetary funds comprising: a transmitting data entry means for entering transmitting transfer data identifying a first personal account of a first individual into a transfer coordinator device (Jennings, abstract; Fig. 1; col. 2, lines 32-50; col. 3, lines 40+ -col. 4, line 2 data entry device "Transfer transactions take place through an interaction between a user and a input computer terminal 22, for example, a home banking, telephone, a personal computer (PC) or an ATM.", transfer coordinator device see (front end processor computer) FEP and interaction with source banking system and destination banking system to facilitate transfer; col. 5, lines 43-47; col. 8, lines 38-51 personal account; "Approved accounts might include a checking account, a related credit card account or other accounts provided by the customer's financial institution."; col. 8, lines 56-59; col. 16, lines 40-47); a receiving data entry means for entering receiving transfer data identifying a second personal account of a second individual into the transfer coordinator device (Jennings, abstract; Fig. 1; col. 2, lines 32-50; col. 3, lines 40+ -col. 4, line 2 data entry device "Transfer transactions take place through an interaction between a user and a input computer terminal 22, for example, a home banking, telephone, a personal computer (PC) or an ATM.", transfer coordinator device see (front end processor computer) FEP and interaction with source banking system and destination banking system to facilitate transfer; col. 5, lines 43-47; col. 8, lines 38-51 personal account; "Approved accounts might include a checking account, a related credit card account or other accounts provided by the customer's financial institution."; col. 8, lines 56-59; col. 16, lines 40-47);

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wherein amount data corresponding to a monetary amount to be transferred from the first personal account of the first individual to a second personal account of a second individual is entered into said transfer coordinator device utilizing at least one of the transmitting data entry means and the receiving data entry means (Jennings, abstract; Fig. 2; col. 2, lines 32-50; col. 4, lines 49-52 “The user is also prompted to enter an amount for the transfer.”; col. 5, lines 19-31); and means for transferring the monetary amount from the first personal account to the second personal account based on the transmitting transfer data and the receiving transmitting data entered into the transfer coordinator device (Jennings, abstract, Fig. 2; col. 2, lines 32-50; col. 4, lines 49-52; col. 5, lines 19-21 “If verification is provided, at Step 15 the local FEP posts a debit to the source account and passes the execute request to the network switch.”; col. 5, lines 27-28, “The remote FEP then posts a credit to the destination account.”).

**Re Claim 2 and 12:** Jennings discloses a method/system of transferring monetary funds, wherein the first personal account comprises a personal credit card account of the first individual and the second personal account comprises a personal credit card account of the second individual (Jennings, col. 8, lines 38-51 personal account; “Approved accounts might include a checking account, a related credit card account or other accounts provided by the customer’s financial institution.”; col. 8, lines 56-59; col. 16, lines 40-47).

**Re Claims 3 and 13:** Jennings discloses a method/system of transferring monetary funds, wherein the transmitting transfer data includes account identification data and

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personal identification data corresponding to the first personal account and the receiving transfer data includes account identification data corresponding to the second personal account (Jennings, Fig. 6; col. 4, lines 9-26; col. 8, lines 28-51).

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

**Claims 4, 10, 14 and 20** are rejected under 35 U.S.C. 103(a) as being unpatentable over Jennings, US Pat. No. 5,659,165.

**Re Claim 4 and 14:** Jennings discloses a method/system of transferring monetary funds, wherein the transmitting transfer data and the receiving transfer data are entered into the transfer coordinator device (Jennings, abstract; Fig. 1; col. 2, lines 32-50; col. 3, lines 40+ -col. 4, line 2 data entry device "Transfer transactions take place through an interaction between a user and a input computer terminal 22, for example, a home banking, telephone, a personal computer (PC) or an ATM.", transfer coordinator device

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see (front end processor computer) FEP and interaction with source banking system and destination banking system to facilitate transfer; col. 5, lines 43-47; col. 8, lines 38-51 personal account; "Approved accounts might include a checking account, a related credit card account or other accounts provided by the customer's financial institution."; col. 8, lines 56-59; col. 16, lines 40-47).

Jennings fails to explicitly disclose a method/system of transferring monetary funds, wherein the transmitting transfer data and the receiving transfer data are entered into the transfer coordinator device at different times. Official Notice is taken that it is old and well-known to enter information for the sending party in a transfer transaction at a different time from when data is entered for the party obtaining the data, money etc. For example, wire transfers, money orders, electronic funds transfers are all transactions geared towards the transfer of data, money etc. between parties that are separate, distinct and remotely located.

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Jennings to provide a method/system of transferring monetary funds, wherein the transmitting transfer data and the receiving transfer data are entered into the transfer coordinator device at different times.

One would have been motivated to flexible method/system that could accommodate clients in various situations such as a transmitting party with incomplete or partial data about the receiving party, or individuals with accounts for access by friends and family at a later time.



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**Re Claims 10 and 20:** Jennings discloses a method/system of transferring monetary funds including a transmitting data entry device and a receiving data entry device (Jennings, abstract; Fig. 1; col. 2, lines 32-50; col. 3, lines 40+ -col. 4, line 2 data entry device "Transfer transactions take place through an interaction between a user and a input computer terminal 22, for example, a home banking, telephone, a personal computer (PC) or an ATM.", transfer coordinator device see (front end processor computer) FEP and interaction with source banking system and destination banking system to facilitate transfer; col. 5, lines 43-47; col. 8, lines 38-51 personal account; "Approved accounts might include a checking account, a related credit card account or other accounts provided by the customer's financial institution."; col. 8, lines 56-59; col. 16, lines 40-47).

Jennings fails to explicitly disclose a method/system of transferring monetary funds, wherein the transmitting data entry device is separate, distinct and remotely located from the receiving data entry device. Official Notice is taken that it is old and well-known to have a device for the party sending data, money etc. that is separate, distinct, and remotely located from a device for the party obtaining data, money etc. For example, wire transfers, money orders, electronic funds transfers are all transactions geared towards the transfer of data, money etc. between parties that are separate, distinct and remotely located.

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Jennings to provide a method/system of transferring

monetary funds, wherein the transmitting data entry device is separate, distinct and remotely located from the receiving data entry device.

One would have been motivated to verify the receiving parties authority to access data, money etc. when transmitting and receiving parties are in different locations.

**Claims 5-9 and 15-19** are rejected under 35 U.S.C. 103(a) as being unpatentable over Jennings, US Pat. No. 5,659,165 in view of Gillin, US Pat. No. 7,010,512.

**Re Claims 5,6,7,15,16 and 17:** Jennings fails to explicitly disclose a method/system of transferring monetary funds, further comprising generating a temporary file to temporarily store at least one of the transmitting transfer data and the receiving transfer data and generating a file identifier that corresponds to the temporary tile, and further comprising:

conveying the tile identifier to at least one of the first individual and the second individual and

accessing the temporary file using the file identifier and matching the transmitting transfer data to the receiving transfer data.

Gillin method/system of transferring monetary funds, further comprising generating a temporary file to temporarily store at least one of the transmitting transfer data and the receiving transfer data and generating a file identifier that corresponds to the temporary tile (Gillin, col. 19, lines 46-53; col. 24, lines 31-40- Ref. to a database where data records can be stored, ref. to a "unique identifier" and

"tracking or identification number" used to identify the transaction), and further comprising:

conveying the tile identifier to at least one of the first individual and the second individual (Gillin, col. 19, lines 46-53 "Advantageously, the URL in the e-mail notice may contain a unique identifier which can be used to locate the appropriate transaction instrument or bring the recipient directly to a page where a greeting can be viewed."; col. 24 lines 31-40, "the purchaser 920 has displayed a confirmation screen with a "receipt" which contains a tracking or identification number which identifies the transaction for record keeping purposes."); and  
accessing the temporary file using the file identifier and matching the transmitting transfer data to the receiving transfer data (Gillin, col. 19, lines 46-53 Inherently, this must occur in order for the recipient to be automatically directed to a page regarding the transfer transaction; col. 24, lines 31-40).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Jennings and Gillin to provide a method/system of transferring monetary funds as claimed in claim 4, further comprising generating a temporary file to temporarily store at least one of the transmitting transfer data and the receiving transfer data and generating a file identifier that corresponds to the temporary tile, and further comprising: conveying the tile identifier to at least one of the first individual and the second individual and accessing the temporary file using the file identifier and matching the transmitting transfer data to the receiving transfer data.

As suggested by Gillin, one would have been motivated to keep a record of the transaction.

**Re Claims 8,9,18 and 19:** Jennings fails to explicitly disclose a method/system of transferring monetary funds, wherein the file identifier is conveyed via electronic mail transfer and

further comprising entering an electronic mail address of at least one of the first individual and the second individual into the transfer coordinator device.

Gillin discloses a method/system of transferring monetary funds, wherein the file identifier is conveyed via electronic mail transfer (Gillin, col. 19, lines 34-67, "Advantageously, the URL in the e-mail notice may contain a unique identifier which can be used to locate the appropriate transaction instrument or bring the recipient directly to a page where a greeting can be viewed.") and further comprising entering an electronic mail address of at least one of the first individual and the second individual into the transfer coordinator device (Gillin, col. 19, lines 34-67, Inherently, for the party to receive an e-mail notice (e.g., recipient) the e-mail address must be entered into the device).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Jennings and Gillin to provide a method/system of transferring monetary funds, wherein the file identifier is conveyed via electronic mail transfer and further comprising entering an electronic mail address of at least one of the first individual and the second individual into the transfer coordinator device.

One would have been motivated to notify interested parties of the transaction and pertinent information in a fast and cost effective manner. Furthermore, one would have been motivated to have a record of the communications.

### ***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

Jennings, US Pat. Nol. 5,825,003.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sara Chandler whose telephone number is 571-272-1186. The examiner can normally be reached on 8-4:30.

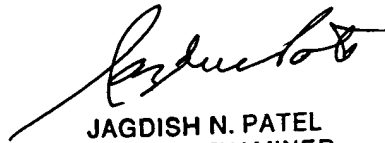
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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PRIMARY EXAMINER